

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Wheeler Neff et al.

Serial No.: 10/775,578

Filed: February 9, 2004

For: METHOD FOR LICENSED LENDER
DISBURSEMENT OF LOAN
PROCEEDS TO AN OUT-OF-
STATE BORROWER TO
ESTABLISH WITH GREATER
CERTAINTY THAT THE LAW OF
THE STATE IN WHICH THE
LICENSED LENDER IS LOCATED
IS THE STATE LAW WHICH
GOVERNS THE LOAN
TRANSACTION

Group Art Unit: 3693

Confirmation No.: 1473

Examiner: Thuan Q. Tran

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants hereby respond to the Office Action mailed October 31, 2007.

A listing of the claims, including amendments thereto, begins on page 2 of this paper.

Remarks begin on page 5 of this paper.

A replacement sheet for the drawing is attached.